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GUIDE TO WOMEN'S ENTREPRENEURSHIP IN CRITICAL ENVIRONMENTS



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GUIDE TO WOMEN'S ENTREPRENEURSHIP IN CRITICAL ENVIRONMENTS

Women's Economic Empowerment Workshop Project
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ABBREVIATIONS

ANE	Asia and Near East
BDS	Business Development Services
CEFE	Competency based Economies through Formation of Enterprise
ICT	Information and Communication Technology
ILO	International Labour Organization
MABS	Microenterprise Access to Banking Services
NGO	Non-Governmental Organization
SIYB	Start and Improve Your Business
SMART	Stimulating Markets and Rural Transformation
QA/QC	Quality Assurance/ Quality Control
USAID	United States Agency for International Development
WEDGE	Women's Entrepreneurship Development and Gender Equality

HOW THIS REPORT IS ORGANIZED

The *Executive Summary* identifies the purpose of this report while articulating the challenges faced in developing women's entrepreneurship in critical environments and highlighting key proposed guidelines.

Section 1 (Correlating Critical Environments and Women's Entrepreneurship) provides definitions of critical environments and women entrepreneurs and develops the link between developing women's entrepreneurship and critical environments.

Section 2 (Approach) provides an approach for the international development community to design and implement programs to integrate women's entrepreneurship in a critical environment's economic development and recovery by taking policy, institutional, and individual needs and constraints into consideration.

Section 3 (Strategic Interventions) illustrates how program design and implementation will vary depending on both the type of threat and the level of women's entrepreneurship. It then proposes appropriate interventions for different scenarios. The section also discusses appropriate interventions for women's entrepreneurship through different threat scenarios. Given that critical environments are constantly evolving, a flexible and long-term response strategy to adapt appropriately to changing conditions is necessary.

Section 4 (Guidelines and Indicators) provides guidelines for promoting women's entrepreneurship in critical environments. First, guidelines are presented for donors to use when designing programs. Next, guidelines are offered for the international development community throughout the project cycle.

EXECUTIVE SUMMARY

The dramatic rise in women's entrepreneurship since the 1980s has led to its increasing importance as a tool for both poverty alleviation and economic growth. Although there has been a rapid expansion in the number of women-owned businesses, particularly in the informal sector, women entrepreneurs also face particular constraints, including:

- Heavy burden of responsibility for reproductive and community activities, including bearing and rearing children and caring for the elderly, sick, and infirm;
- Lack of access to finance, training, markets, networks, and policy makers;
- Discriminatory legal and regulatory frameworks; and
- Inadequate capacity of government, civil society, and business and financial service institutions.

The constraints and opportunities surrounding women's entrepreneurship are particularly pronounced in critical environments regardless of whether the threat is natural, economic, political, or social. Critical environments result in a breakdown of infrastructure and services, lead to insecure access to land and collateral resources, and further limit women's mobility, all of which further constrain women entrepreneurs. In most critical environments, women are left as de facto heads of households and it therefore becomes even more important to assure their livelihoods. In the absence of employment opportunities, entrepreneurship can be women's most viable option to assure some form of economic livelihood. Despite the constraints of women's poor access to productive resources and training, women's enterprises can, in many instances, literally mean the difference between life and death for some families. In addition, promoting women's economic empowerment can help achieve the economic development and poverty alleviation goals important to mitigating threat.

The purpose of this report is to provide the international development community with operational guidelines to promote women's entrepreneurship in critical environments of the Asia and Near East (ANE) region. Although critical environments such as conflict and natural disasters pose challenges for development practitioners, they also present opportunities to improve relief efforts, alleviate poverty, and promote economic development goals through women's entrepreneurship. This report presents operational guidelines as well as sample interventions that can be implemented by the international development community in promoting women's entrepreneurship in critical environments.

These guidelines explicitly articulate the importance of an enabling environment for women entrepreneurs. Although development assistance often focuses on the capacity of business women or financial institutions, long-term systemic reform is critical to laying a foundation for women's economic empowerment. Critical environments such as post-conflict situations can provide a unique opportunity for the re-evaluation of policy and legal frameworks. However, it is crucial that any reform be predicated on an inclusive, transparent process where women entrepreneurs and their representative institutions have access to decision-making arenas.

The goals of women's entrepreneurship programming and initiatives are highly dependent on women's economic empowerment and the type of threat that exists in a given situation. The guidelines put forward a sample typology of ANE countries and are classified by type of threat and level of women's economic empowerment. In addition, an approach that can be applied in these different countries is presented that defines interventions related to relief operations, poverty alleviation, and economic growth and competitiveness. This approach indicates the

need for a thorough situational assessment, with provisions for women's participation in shaping program design and implementation.

Although the approach presented deals with types of threat environments, the evolving nature of threat also affects goals for women's entrepreneurship programming. This report also offers details of different stages of threat environments and sample interventions as a part of the approach, demonstrating the necessity for donors to retain flexibility in critical environments when designing women's entrepreneurship programming. Threat environments, which are often volatile, require rapidly adapting program goals and initiatives to be effective in meeting changing needs.

Uncertain high threat environments can impede donor effectiveness and be particularly difficult given short-term funding. Donor coordination is important for longer gestation projects and development goals, especially those that aim to gradually and sustainably build capacity and bring about reforms that promote women's economic empowerment and entrepreneurship. Throughout the project cycle, proper coordination, needs assessments, and monitoring and evaluation help ensure effectiveness and efficiency in donor funding and programs. Guidelines for various stages of the project cycle to retain flexible and appropriate responses are also presented, as well as a discussion of the critical nature of gender-disaggregated information and performance targets.

These guidelines provide a framework for discussion among diverse development professionals, including women's rights advocates, social development experts, conflict specialists, and economic growth professionals to promote women's entrepreneurship in their own work and programming. Although the "ownership" of these women's economic empowerment programs, because of their varying goals, may not belong to any single sector or group, the responsibility for women's entrepreneurship in critical environments rests collectively with the international development community.

SECTION 1.

CORRELATING CRITICAL ENVIRONMENTS AND WOMEN'S ENTREPRENEURSHIP

1.1 INTRODUCTION

Following on USAID's first gender workshop held in 2004, the United States Agency for International Development (USAID) ANE Bureau has promoted the critical theme of women's economic empowerment through workshops, roundtable discussions, and a documentary (*Transforming Lives: Women on the Road to Economic Freedom*)¹ featuring success stories of economic entrepreneurship in the ANE region.

The purpose of this report is to provide the international development community with operational guidelines to promote women's entrepreneurship in critical environments of the ANE region. This report builds on lessons learned from background research, interagency dialogues, and the documentary.

For the purposes this report, the following countries from the Asia Near East region are categorized as ANE countries.

- East Asia: Burma, Cambodia, East Timor, Fiji, Indonesia, Laos, Mongolia, Papua New Guinea, Philippines, Samoa, Solomon Islands, Vanuatu, Vietnam
- South Asia: Afghanistan, Bangladesh, India, Nepal, Pakistan, Sri Lanka
- Middle East: Bahrain, Egypt, Iraq, Jordan, Lebanon, Morocco, Oman, Qatar, Saudi Arabia, United Arab Emirates, West Bank/Gaza, Yemen.

1.2 DEFINING CRITICAL ENVIRONMENT S AND WOMEN'S ENTREPRENEURSHIP

1.2.1 Critical Environments

Critical environments result from natural, economic, political, or social destabilizing forces that have occurred, are occurring, or may imminently occur. The ANE region has faced various challenging critical environments in recent years, including civil wars, nation-building, and tsunami and earthquake disasters. Several of the ANE countries affected by critical scenarios include:

DEFINITION:

Critical Environments

Critical environments result from natural, economic, political, or social destabilizing forces that have occurred, are occurring, or may imminently occur.

- Natural disasters: Indonesia, Thailand, Sri Lanka, Pakistan
- Long-standing conflicts such as unrest, civil wars, and terrorism: Sri Lanka, Nepal, East Timor, Afghanistan, Iraq, West Bank/Gaza, Yemen

Although critical environments are seemingly diverse, they often pose similar challenges for development professionals, including security concerns, lack of infrastructure to implement programs, and an inability to operate directly in the field among intended project beneficiaries. These environments also interfere with donor oversight roles and responsibilities, such as monitoring and evaluation, and the transition of these functions for longer gestation projects from bilateral donors to multilateral donors, who may be able to operate on a longer time frame.

¹ http://www.usaid.gov/locations/asia_near_east/ (documentary produced by dTS for USAID under this task order)

Despite the challenges of working in high threat environments, donors, including the U.S. Government, have recognized the importance of pro-poor, sustained economic growth in improving livelihood strategies and promoting stability.² General consensus exists on the importance of poverty reduction and pro-poor growth policies and programs as contributing to a nation's stability and development.³ The cost of not creating opportunities for women to participate and contribute to their community's and country's economy is now being more clearly understood and addressed by the international development community.

1.2.2 Women's Entrepreneurship in Critical Environments

The term "woman entrepreneur" applies to those women who take the initiative to create their own opportunities and livelihood strategies, including farmers, self-employed workers, and business owners. It is often the case that entrepreneurship is the only option for women who can be marginalized in the labor market.

DEFINITION:

Woman Entrepreneur

A woman entrepreneur is one who takes the initiative to create her own opportunities and livelihood strategies including farming, self-employment, and business ownership.

Within stable environments, the challenges of restrictive policies, practices, and cultures combined with women's limited access to productive resources severely inhibit women's entrepreneurship and employment options. The consequences of critical environments, though they are complex, have profound implications for women and tend to further exacerbate constraints on women's entrepreneurship. Economic hardship, insecurity, limited mobility and unequal access to resources further increase women's vulnerability during and following critical environments. This is particularly true because of the rise in numbers of women-headed households that are associated with these conditions. For example, in Afghanistan, Kabul alone is home to an estimated 30,000–50,000 war widows.⁴ It is important that women heading households maintain a livelihood strategy to sustain dependants in their household. In many instances, access to land, collateral, training, and other productive resources can literally mean the difference between life and death for some families—in addition to basic nutrition and healthcare. Forced to provide for their families, women may venture into male-dominated spheres, contributing to an erosion of traditional gender norms. Therefore, critical environments should also be viewed as an opportunity to advance women's economic empowerment and advancement.

Recent and emerging evidence also shows that gender inequality may be correlated with some types of conflict. The international development community has recognized that there is a strong correlation between gender disparity and state fragility.⁵ However, it is speculated that this may be the case because where critical numbers of women are in decision-making processes, the result is more socially responsive governance.⁶ Furthermore, research suggests that investing in gender equality is good for economic development *and* for promoting peaceful societies.⁷ Thus, gender equity in governance and economic activities leads to more socially responsible outcomes and stronger community building and growth.

² <http://www.whitehouse.gov/omb/budget/fy2007/pdf/budget/state.pdf>

³ Watkins, K. et al, 2005 Human Development Report. "International Cooperation at a Crossroads: Aid, Trade, and Security in an Unequal World." United Nations Development Programme. New York

⁴ CARE Press Release, CIDA Renews Funding to Help Afghanistan's Widows, 10 March 2006

⁵ US Agency for International Development. 2005. "Fragile States Strategy." Washington, DC

⁶ <http://www.gdrc.org/gender/governance/wb.pdf>

⁷ Caprioli, Mary. 2003. "Gender Equality and Civil Wars." *Social Development Papers: Conflict Prevention & Reconstruction*, CPR Working Paper No. 8, September. Washington, D.C.: World Bank.

Research also shows that women's economic empowerment significantly affects the *nature* of economic development, with women's income leading more directly to poverty reduction and human development for families and children. In the case of critical environments, where emphasis is placed on mitigating large-scale destitution and laying the groundwork for future development, women's economic empowerment should be viewed as a good investment. Research from the World Bank's Middle East and North Africa Regions also shows that women-owned businesses tend to employ more women, strengthening a virtuous cycle for women's involvement in the private sector.⁸

Although the benefits of improving women's human capital and participation in private sector development are multiple, there are also significant constraints to women's entrepreneurship and economic empowerment. The main barriers to women's entrepreneurship include:

- Primary responsibility for reproductive and community activities including bearing and rearing children and caring for the sick, infirm, and elderly;
- Lack of access to finance, training, markets, networks, and policy makers;
- Discriminatory legal and regulatory frameworks; and
- Inadequate capacity of government, civil society, and business and financial service institutions.

Figure 1 below demonstrates the constraints that lack of access and capacity poses, from child and elder care and basic needs to entrepreneurial capacity and market access. Clearly, the balance of work life issues needs to be managed for women entrepreneurs before access to opportunities can be tested.

FIGURE 1. CONSTRAINTS TO WOMEN'S ENTREPRENEURSHIP

POOR ACCESS FOR WOMEN	INSTITUTIONAL CAPACITY	IMPLICATIONS FOR WOMEN'S ENTREPRENEURSHIP
Child and elder care facilities	Lack of facilities providing child and elder care services, particularly in rural areas	Inability of women to exclusively focus on building or maintaining entrepreneurship in a consistent manner
Services (such as infrastructure, health)	High burden of domestic responsibility and reduced capacity to initiate enterprises	Unfulfilled potential for women's contribution to economic growth and development
Education and technical skills training programs	Lack of education and training policies and institutions to effectively promote women's human resource development	Inadequate women's capacity to respond to market demand
Credit and productive resources	Insufficient policies and laws to promote women's ownership	Inability of women to initiate and grow enterprises
Collateral and assets	Poor financial service providers (banks, NGOs) institutional capability	

⁸ Benhassine, N. Feb 2006. "Firm Ownership and gender in MENA: evidence from the ICA data." World Bank presentation at Roundtable on Women's Entrepreneurship in the Middle East and North Africa Region. Washington, DC

POOR ACCESS FOR WOMEN	INSTITUTIONAL CAPACITY	IMPLICATIONS FOR WOMEN'S ENTREPRENEURSHIP
Business development services and inability to pay for services	Weak market for BDS service providers that target women and small businesses	Inability of women entrepreneurs to grow businesses and contribute to private sector development
Information and markets	Weak women's business associations lacking in capacity to provide services	Inability to respond to market demand and obtain fair prices for products and services
Decision making around women's entrepreneurship	Poor women's groups capacity for advocacy	Insufficient integration of women's entrepreneurs concerns in private sector development policy

In many cases, constraints are underpinned by cultural, ethnic, and religious factors that contribute to traditional attitudes of and towards women. These constraints are greater in both magnitude and intensity in critical environments.

The next section explores the relationships between levels of women's economic empowerment as well as types of threat posed in critical conditions.

SECTION 2. APPROACH

2.1 APPROACH

Although many current donor programs focus on individual women entrepreneurs and the institutional capacity of banks or NGOs to serve women, it is critical to first assess the legal and policy environments that underpin women's entrepreneurship. Post-threat environments, though challenging, also afford an opportunity for stakeholders to re-examine and augment an enabling environment for women entrepreneurs.

Differences in women's and men's roles and responsibilities are typically exacerbated by threat environments. Accounting for women's significant care-giving and domestic responsibilities will lead to a better understanding of the differences in the needs of men and women entrepreneurs, particularly in critical environments where service delivery and infrastructure may be poor. Critical environments further constrain women's mobility and their access to markets and information. It is critical that interventions reflect the constraints and opportunities for women's entrepreneurship and encompass women's multiple roles and obligations.

A comprehensive approach for developing and implementing programs for integrating women in economic development in critical environments needs to account for the following factors:

- Enabling environment (policy/legal framework);
- Institutional capacity (government agencies, financial services providers); and
- Individual entrepreneurs' needs and resources.

This approach is not meant to be a prescriptive set of interventions that must be a part of all programs designed to address women's entrepreneurship. Rather, the goal is to introduce a general approach for practitioners to consider in critical contexts as they begin to develop women's entrepreneurship programs. The actual design of interventions must respond appropriately to a situational assessment of constraints and opportunities for women's economic empowerment.

2.1.1 Enabling Environment

Policy and Regulatory Environment: The legal framework for financial service providers is often inadequate to address women's needs, particularly in critical scenarios when newly formed women-headed households are striving to establish some level of financial viability. Discriminatory legal and regulatory frameworks may codify women's disadvantage in starting businesses and accessing credit. It is particularly important to review property rights, inheritance laws, and other legal policies on women's ownership of productive resources and capital. In the long term, it is therefore important to identify needed reforms and lay a foundation for an enabling environment. In 2004, the Government of India adopted a national policy on street vendors. Jointly drafted with the National Association of Street Vendors and government officials, the policy promotes and provides a more supportive environment for street vendors, many of whom are women. The policy includes many components such as legal recognition of vendors; providing legitimate hawking zones in urban development plans; providing space for

vendors; setting up participatory mechanisms for conducting business; and providing/promoting access to credit through self-help groups, co-operatives, and micro-finance institutions.⁹

Macroeconomic Policy: Macroeconomic policies that do not explicitly address gender considerations may inadvertently affect women more than men as participation in different sectors can be predominantly male or female. For example, textiles, light manufacturing, and agricultural products for subsistence needs often employ more women than men. Policies that have an impact on specific sectors may therefore have disproportionate effects on women or men. An economic mapping exercise or a gendered value chain analysis would be instructive to determine which sectors women and men participate in to support the economy. From this, gender-sensitive macroeconomic and trade policy can be better informed and formulated. Macroeconomic policy supporting women entrepreneurs' products and markets is critical to the growth of women's businesses and private sector development. In Malaysia, the Federal Land and Development Agency (FELDA) partnered with women in three communities. The participants were wives of plantation workers in oil palm and rubber estates working under the FELDA program. The wives supplemented household income by rearing chickens and producing crafts, embroidery, and snacks. FELDA trained the women on computer use and the Internet. The women were also trained in basic production techniques, designs, and Internet marketing as well as business development skills. Survey data showed that women were able to increase their incomes after this intervention. For example, a group of 13 women had profits of RM 3,000 to RM 4,000 and each woman had an income of RM 300 to 700 per month.¹⁰

Access to Basic Services for Women: Women's heavy burden of domestic work and demands on their time, particularly in rural areas in the ANE region, often preclude enterprise activities and the ability to focus on income generation. Projects whose primary objective is to promote women's entrepreneurship should consider demands on women's time as a constraint to their economic development. This is particularly the case in critical environments where poor infrastructure or service delivery significantly increases women's burden of work. Studies from India show that, after factoring in domestic work such as fetching water and child care, women can spend almost twice as much time as men spend working. As such, women spend about 503 labor days per year on domestic and income-generation activities combined versus the 273 labor days per year that men spend. The reason for this seemingly incongruous figure is that Government of India statistics refer to one day's labor as being 8 hours long. When factoring in household chores, women work much longer than 8 hours per day. Calculations show that for 365 days per year, women work an average of 11 hours per day, or 77 hours per week.¹¹ Although domestic work is unpaid and not valued in the market economy, it is nonetheless a prerequisite for families to be able to engage in productive activities.

Donors should coordinate between those initiatives specifically focused on women's entrepreneurship as well as those programs providing basic and social services, including:

- **Health:** As the primary caregivers, particularly in times of disasters, conflict, and their aftermath, women spend a significant amount of time caring for family members in the

⁹ Chen, Martha; Joann Vanek, Marily Carr "Mainstreaming Informal Employment and Gender in Poverty Reduction: A handbook for policy-makers and other stakeholders" Commonwealth Secretariat 2004.

¹⁰ Shah, Prof. Dr. Farida Habib "Mainstreaming Potential Women Exporters in International Markets through ICT: Malaysia; A paper prepared for the project "Supporting Potential Women Exporters" CTI 34/2003 T: APEC Committee on Trade and Investment, September 2004.

¹¹ Britton, B. and Malpani, S. An Assessment of Issues and Opportunities to Mainstream Gender in the WENEXA II at the Doddaballapur Field Site. Prepared for USAID Contract # GS-10F-0052P. 30 June 2005.

absence of effective health interventions. Health services improve women's own human capital and potential while also potentially decreasing their care-giving responsibilities.

- *Child and elder care programs:* Similar to health, affordable child and elder care programs lighten women's care-giving responsibilities, allowing them to participate more fully in income-generating and productive activities.
- *Infrastructure:* In much of the ANE region, women can spend several hours a day foraging for water and fuel or wood to meet household needs. The provision of small-scale infrastructure services would decrease women's burden of household work and increase the time available for business activities and income generation.

Decision-making: Decision-making to set priorities, policies, and goals should be open and transparent so that the opinions of women are solicited through engaging women's business or trade associations. For example, in Bangladesh the SME task force charged with reforming the policy environment for SMEs includes representation from the women's entrepreneur association.¹² Unless decision-making about policies is inclusive and transparent, women as a stakeholder group may be unable to affect the policies that have an impact on their lives and businesses.

2.1.2 Institutional Capacity

Credit and Capital: Projects such as the USAID-funded Philippines Microenterprise Access to Banking Services (MABS) can successfully promote women's entrepreneurship simply by expanding access to available credit. Although women may have a latent demand for credit, they may not be able to access loans for a number of reasons, including traditional attitudes about women, a policy environment that does not favor credit expansion for small businesses, or women's lack of access to collateral (such as land titles or bank accounts that are registered solely in the name of their husband). Expansion of access to credit and financial services for women business owners requires a review of constraints that include cultural gender biases, institutional capacity of services providers for profitable lending to small businesses, the legal framework that unpins both women's access to credit and collateral, and banking and financial sector policies that provide a favorable environment for credit.

Financial institutions providing credit and supporting government agencies can also benefit from capacity-building programs, as was the case under the USAID-funded Philippines MABS project. Training in modern, cash-flow-based lending techniques, combined with an enabling legal and policy environment, has dramatically expanded the credit available to women.

Information, Markets, Networks: As women's mobility is particularly limited in critical environments, it is important that initiatives to promote women as entrepreneurs improve their access to information, markets, and networks. Women's trade and business associations have often proven effective, as has collective marketing. In places where infrastructure supports ICTs, the internet can be used as a good marketing tool to reach national and international markets. Web sites that focus on the sale of products made by women and/or women-owned

¹² Asian Development Bank. November 2004. Report and Recommendation of the President to the Board of Directors on a Proposed Loans and Technical Assistance Grant to the People's Republic of Bangladesh for the Small and Medium Enterprise Sector Development Program. (RRP: BAN 35225). Manila.

businesses, such as CatGen for women (<http://www.catgen.com/women/EN/>)¹³ already exist and can be tapped to reach international markets.

2.1.3 Individual Entrepreneurs' Needs and Resources

In critical environments, many women primarily start enterprises because of the urgent need for income for their families. To do so, however, requires them to be able to access resources and skills that they otherwise might not seek.

Education and Training: Education and training can use a graduated approach to generate awareness on entrepreneurship, skills and vocational training, and enterprise development training. In many countries in the ANE region, wide disparities exist between male and female access to education. Women can require functional and vocational skills training in addition to business development services and entrepreneurship training. Experiences from countries such as Afghanistan and West Bank/Gaza show that illiterate women can become successful entrepreneurs through a step-wise approach to training that gradually builds capacity. Although several training packages and models exist to support entrepreneurship development (see Box 1 below), it is important that capacity-building programs be tailored to meet women's circumstances and needs including content, scheduling, and child care.

Box 1. Sample Tools for Business Training

SAMPLE TOOLS FOR BUSINESS TRAINING

- **International Labour Organization (ILO):** The ILO has a very successful international program on training in business skills, known as Start and Improve Your Business (SIYB). The ILO Women's Entrepreneurship Development and Gender Equality (WEDGE) program is incorporating issues on gender equality into the SIYB program to ensure that it meets the needs of women entrepreneurs. WEDGE combines entrepreneurship with key gender issues in an approach known as Gender and Entrepreneurship Together: GET Ahead for Women in Enterprise. A resource guide for trainers was produced at the end of 2004.
- **Competency based Economies through Formation of Enterprise (CEFE):** CEFE provides a comprehensive set of training instruments using an action-oriented approach and experiential learning methods to develop and enhance the business management and personal competencies of a wide range of target groups. Women account for almost 40 percent of those trained under the CEFE methodology.

Traditional Skills and Activities: Often women are able to build on their traditional activities for enterprise and income generation. For example, under the Government of Thailand-funded Tsunami E-Commerce Project, women in tsunami shelters made woven baskets and batik artwork. Although the project had not intended to focus on women, handicraft production was the only viable productive activity that could be pursued. As women are traditionally involved with handicrafts, the project naturally included predominantly women beneficiaries. With quality assurance training to meet export standards, the women participating in the project were able to make traditional skills more marketable.¹⁴

¹³ CatGen is a project of www.PEOPLink.org, a Maryland-based non-profit with the mission of guiding networks of small and medium enterprises in 42 emerging economies to benefit from democratization of international trade and the Internet by using its award winning e-commerce platform www.CatGen.com (for "catalog generator"). Income from purchases goes straight to the small enterprise, bypassing the traditional chain of intermediaries that normally pays the artisan only 10–15 percent of the final purchase price.

¹⁴ Panyastianpong, Somporn, Thailand Lead Volunteer and Media Coordinator, 2006.

Building on domestic skills (such as agricultural and food processing, tailoring, handicrafts) is therefore an avenue for income-generating activities. In addition, activities that can be done close to or within the home mitigate the effects of women's limited mobility given critical environments. Home-based enterprise activities allow women to combine domestic and business responsibilities more effectively. Women who have just begun to initiate enterprise activities are typically more likely to succeed when using skills and marketing products about which they are confident. Women business owners who have accumulated a significant amount of confidence and capital from previous ventures can be more open and able to initiate non-traditional, high-growth enterprises.

Materials: Materials that women entrepreneurs use are often locally procured and easy to obtain. As such, under the USAID-funded Lebanon SMART project, women's processing of locally available materials for value-added food preservation was successful in part because the raw materials needed for processing were inexpensive and readily available. Building on the strategy of available raw materials and women's entrepreneurship, the SMART project trained 1,600 women in methods of processing and management skills and created a system of women's cooperatives to harvest foods that would have gone to waste. The women's entrepreneurship efforts then add value to this effort by creating a food-processing and marketing enterprise that has given their isolated communities an economic base. At its conclusion, the project had graduated to a self-sufficient system of 40 cooperatives with one marketing cooperative that distributes and exports over 100 brand-name products under the label ATAYEB ALRIF (*Rural Delights*).¹⁵ Thus, although women often do not have access to capital, they may be able to add value to raw materials as part of their traditional roles as women in sectors such as food-processing and handicrafts production.

Hence, critical environments create both challenges and opportunities for women to be integrated into the region's economic development and recovery by taking policy and institutional and individual needs and constraints into consideration when the international development community designs and implements programs.

¹⁵ Ghassan, S. 2005. "Stimulating Markets and Rural Transformation (SMART) program." Prepared by YMCA, Lebanon for USAID

SECTION 3. STRATEGIC INTERVENTIONS

Section 2 outlined a general approach for developing and implementing programs to promote women's entrepreneurship in the ANE region. Program design and implementation, however, vary depending on both the type of threat and the level of women's entrepreneurship. This section specifically explores the kinds of interventions that may be appropriate depending on the type of threat and level of women's economic empowerment. It also illustrates appropriate interventions for women's entrepreneurship in different threat scenarios, which can range from the occurrence of a high threat situation to the critical time frame soon after the advent of threat to more stable scenarios where relief and development efforts can be implemented as the primary focus. Given that high threat and critical environments are constantly evolving, a flexible and long-term response strategy is necessary to respond appropriately to changing conditions.

3.1 LEVELS OF WOMEN'S ECONOMIC EMPOWERMENT AND RELATED INTERVENTIONS

Development interventions to promote women's entrepreneurship can vary depending on the level of economic empowerment of the target group. Women's economic empowerment can be assessed by looking at several different factors ranging from:

- Human capacity,
- Women's participation rates in the informal and formal economies,
- Labor force segmentation and disparities between men's and women's wages,
- Women's access to productive resources such as credit and training, and
- Women's ownership of collateral and businesses.

Due to the increased vulnerability of families living in women-headed households, many development programs have social development goals with poverty alleviation as their main objective. As such, these programs may not target women that have the most entrepreneurial potential but rather those women that are marginalized or poor. In such instances, women's entrepreneurship may be a response to a lack of economic and/or employment opportunities. For example, the UNDP-funded Micro Enterprise Development Programme (MEDEP) worked to improve the socio-economic status of low income families in 20 districts of Nepal through promotion of micro enterprises. MEDEP had set a target to promote 19,800 micro entrepreneurs of which 70 percent were to be women. MEDEP allocated 30 percent of its resources exclusively to support ultra poor and socially excluded disadvantaged groups, primarily in high-conflict areas in order to restore their livelihoods.¹⁶ Although the goals of many women's entrepreneurship programs can be social in nature, such initiatives will not be sustainable and effective in contributing to poverty reduction unless they are also financially viable.

In other cases where women's economic empowerment is high, the aim of promoting and supporting women entrepreneurs may be more related to economic development goals such as private sector competitiveness and growth. As such, the purposes of the USAID-funded Greater Access to Trade Expansion (GATE) project in Bangladesh were to identify opportunities to improve market outcomes, raise productivity and wages, and foster pro-poor growth in the sector, with a particular goal of increasing opportunities and incomes for women throughout the

¹⁶ <http://www.medep.org.np/>

chain.¹⁷ In these instances, where economic opportunities are more accessible and issues of competitiveness are more at stake, women who have demonstrated entrepreneurial capacity and potential should be targeted to ensure the maximum utilization of the labor force and realistic use of all possible laborers.

Different target groups and levels of women's economic empowerment imply different intervention strategies. Therefore, it is important that practitioners first do an assessment of women's social and economic status to match needs with project strategy and interventions. These assessments should include provisions for women's participation in program identification, design, and implementation. A participatory process that encourages women's involvement can be instrumental in promoting their empowerment as well as allowing for a program design that is accurate in addressing identified needs. Figure 2¹⁸ illustrates different levels of women's economic empowerment and potential interventions that may be appropriate at different stages. The interventions presented below focus on subsistence, micro and small-scale entrepreneurs, or those situations where women have some entrepreneurial capacity.

FIGURE 2. MATCHING LEVEL OF WOMEN ENTREPRENEURS WITH APPROPRIATE INTERVENTIONS.

HIGH	COMPETITIVENESS/GROWTH	
↑	Levels of Women Entrepreneurs	Entrepreneurship Development Strategies
	Small Scale Entrepreneurs	<ul style="list-style-type: none">• Business growth training• Incentives for BDS and financial service providers to target women
	Micro-Entrepreneurs <ul style="list-style-type: none">• Entrepreneurial activities for profit• Capital investment	<ul style="list-style-type: none">• Support through improved credit access• Management training• Technical assistance/product innovation and improvement
	Subsistence Entrepreneurs <ul style="list-style-type: none">• Basic needs satisfied• Income generated by extension of household activities• Short-term goals• Not classified as entrepreneurs	<ul style="list-style-type: none">• Support through credit access• Technical skills/production training• Management Training
	Pre-Entrepreneurial Women's Groups <ul style="list-style-type: none">• Some income generating activities• No independent activities	<ul style="list-style-type: none">• Support in income generation activities for financial independence• Technical skills training
	Basic Survival Women's Groups <ul style="list-style-type: none">• Isolated from markets• Agriculture and domestic activities• No independent economic activities, but preparation for income generation	<ul style="list-style-type: none">• Relief needs for shelter, food, psychological treatment in threat environments• Basic education and functional literacy skills• Health• Entrepreneurship awareness
↓		
LOW	POVERTY ALLEVIATION	

¹⁷ Gammage, Sarah, et al. February 2006. "A Pro-poor Analysis of the Shrimp Sector in Bangladesh". Prepared for USAID by dTS.

¹⁸ Modified from: Adhikary, D., Rai, A., and Rajaratnam, B. April 1999. "Profile of Successful Women Entrepreneurs in South Africa: Gender Implications, International Experience and an Agenda for Action." GTZ, NTSIKA, UNDP, IBEC

In addition to levels of women's economic empowerment, interventions to promote women's entrepreneurship may depend on the type of threat scenario.

The next sub-section explores appropriate interventions across a spectrum of threat scenarios.

3.2 INTERVENTIONS TO BUILD WOMEN'S ENTREPRENEURSHIP UNDER DIFFERENT THREAT SCENARIOS

In the case of challenging environments, situations may range from high threat to critical to stable, often with circumstances that are susceptible to fluctuation and change. It is important for the international development community to retain flexible response mechanisms that can adapt to changing circumstances during transitions between these scenarios. Engaging throughout the spectrum of threat scenarios is critical to the long-term success of women's entrepreneurship as follows:

- A high threat scenario would demand responding to immediate needs, stabilizing the situation, and require assessments of the situation to determine strategic interventions and next steps.
- The critical scenario (in which the environment is still focused on responding to the critical event) would include relief effort and also the promotion of future development, including addressing the enabling environment, stakeholder buy-in, and increased local capacity to constitute the base of strategic interventions.
- In looking towards a stable scenario, interventions are initiated to contribute to a continuous flow of women entrepreneurs' success and a positive feedback loop for future development.

Strategic interventions possible throughout this transition are presented in Figure 3. During all the scenarios, it is important that donors ensure appropriate cross-sectoral coordination to address women's basic needs and ability to attend to both domestic and income-generating responsibilities.

FIGURE 3. STRATEGIC INTERVENTIONS TO BUILD WOMEN'S ENTREPRENEURSHIP UNDER DIFFERENT THREAT SCENARIOS

GOALS	HIGH THREAT	CRITICAL	STABLE
Overall Goal: as it relates to the threat scenario.	Establish a functional level of stability and security and attend to immediate needs	Establish a foundation for development	Institutionalize long-term development goals and programs
Specific Goal: as it relates to women	Assess foundation for women's entrepreneurship	Address constraints and develop capacity to build on opportunities for women's entrepreneurship	Ensure viability of women's entrepreneurship through markets and viability

GOALS	HIGH THREAT	CRITICAL	STABLE
Enabling Environment	<ul style="list-style-type: none"> ▪ Ensure monetary and fiscal stability ▪ Assess the status of capital markets ▪ Promote a functional level of stability ▪ Assure donor coordination for effective long-term funding that is flexible and adapts to changing circumstances 	<ul style="list-style-type: none"> ▪ Review and address legal and regulatory constraints to women's access and ownership of productive resources (inheritance, land titling) ▪ Promote capital markets for small and medium enterprises ▪ Promote a favorable environment for sectors where women are active through trade and economic growth policy 	<ul style="list-style-type: none"> ▪ Promote women's association representation in decision-making institutions for private sector development ▪ Build women's NGO and business association capacity to advocate for effective reforms in the future ▪ Enlist donor support for independent evaluations and continued stakeholder dialogue
Institutions	<ul style="list-style-type: none"> ▪ Assess capacity of government, NGOs, and financial and BDS service providers ▪ Raise awareness on the importance of women's economic empowerment through advocacy with stakeholders 	<ul style="list-style-type: none"> ▪ Provide technical assistance to financial service providers for profitable lending to women and small enterprises ▪ Identify and work with institutions to prepare and train women for entrepreneurship ▪ Strengthen services provided by women's business association members and expand membership ▪ Strengthen women's groups' capacity for advocacy on behalf of women entrepreneurs ▪ Obtain buy-in and promote coordination between line ministries (such as women's affairs, commerce, reconstruction) 	<ul style="list-style-type: none"> ▪ Create a market and incentives for financial institutions and BDS providers to target women

GOALS	HIGH THREAT	CRITICAL	STABLE
Individual women:	<ul style="list-style-type: none"> ▪ Relief needs: food, water, shelter, health, small infrastructure ▪ Target analysis of women's capacity and needs ▪ Determine women's economic activity in the absence and presence of threat ▪ Determine women's new capacity given different roles under threat environments (such as combatants, heads of households) ▪ Identify traditional women's activities that have scale-up potential through consultative and participatory processes with stakeholders ▪ Raise awareness of women's entrepreneurship and promote local buy-in ▪ Provide functional/ vocational training for vulnerable women ▪ Determine basic/relief services necessary ▪ Attend to psychosocial consequences of threat 	<ul style="list-style-type: none"> ▪ Training of women entrepreneurs targeted to their level of economic empowerment ▪ Improve women's access to markets and information through exploring ICTs, women-only markets ▪ Market analysis of target sectors and technical assistance for production quality and business management ▪ Promote local marketing units for women's products (through trade associations or marketing cooperatives) ▪ Promote local buy-in of communities and families 	<ul style="list-style-type: none"> ▪ Strengthen backwards, forwards, horizontal and vertical marketing linkages ▪ Promote marketing through local associations and channels ▪ Improve access to education and vocational training for women

To reiterate, effective interventions for women's entrepreneurship require an approach that accounts for the level of women's economic empowerment as well as the type of threat scenario.

In the following sub-section, a framework is proposed to incorporate levels of women's economic empowerment as well as different types of threat to promote women's entrepreneurship.

3.3 INTERVENTIONS THROUGH DIFFERENT TYPES OF THREAT AND LEVELS OF WOMEN'S EMPOWERMENT

3.3.1 Types of Threat and Levels of Women's Empowerment

Appropriate interventions for women's economic empowerment can be affected by the characteristics and degree of threat conditions. A range of types of threats and levels of women's empowerment exists throughout the ANE region. Figure 4 below illustrates where a sample of ANE countries currently fall with regard to type of threat and level of women's empowerment¹⁹. In reality, the types and levels of threat and women's empowerment vary considerably within countries as well. In the Philippines, for example, the outlying island Mindanao is considered to have a higher level of threat than the capital city of Manila. Similarly, levels of women's economic empowerment can vary in a certain country due to differences in class, caste, religion, or ethnicity. Before designing such interventions, it is important to assess each situation and address such variations to ensure that the interventions being proposed are appropriate for the target population.

FIGURE 4. TYPES OF THREAT AND LEVELS OF WOMEN'S ECONOMIC EMPOWERMENT ACROSS SOME ANE COUNTRIES.

TYPE OF THREAT	LEVELS OF WOMEN'S ECONOMIC EMPOWERMENT	
	LOW	MEDIUM
HIGH	Afghanistan, Iraq, Pakistan, West Bank/Gaza, Yemen	East Timor, Indonesia, Nepal, Philippines, Sri Lanka, Vietnam
LOW	Egypt, Saudi Arabia, United Arab Emirates	Bangladesh, India, Jordan, Laos, Lebanon, Morocco

3.3.2 Interventions

Women's needs, and thus the interventions, are largely dependent on the type of threat and level of women's empowerment in-country as follows.

Low Threat, Low Economic Empowerment for Women: In cases where there is a low threat intensity and where women have low levels of economic empowerment, it is appropriate to lay the groundwork for increasing women's economic activities through enhancing basic and functional literacy, advocating legal and regulatory reform, promoting women's traditional activities for market purposes, and generating awareness and local buy-in around women's economic activities. In these circumstances, developing, for example, micro and small women-owned enterprises can be appropriate, while positioning them for subsequent growth in the longer term. In this scenario, women's enterprises may contribute, in the longer run, to poverty alleviation and, in the short term, to providing an additional income source for family needs.

High Threat, Low Economic Empowerment for Women: For those environments where threat levels are high and women have low levels of economic empowerment, basic relief operations, elementary and functional literacy, and informal micro income generating activities may be possible. In these situations, circumstances will dictate that approaches to women's

¹⁹ Caveat: It is emphasized that Figure 4 demonstrates the position of the demonstrated countries in an ever dynamic and changing world environment, and is simply provided to illustrate the point that countries fall on different points on the threat and women's empowerment model and that the figure provided above is valid as of the date of this publication.

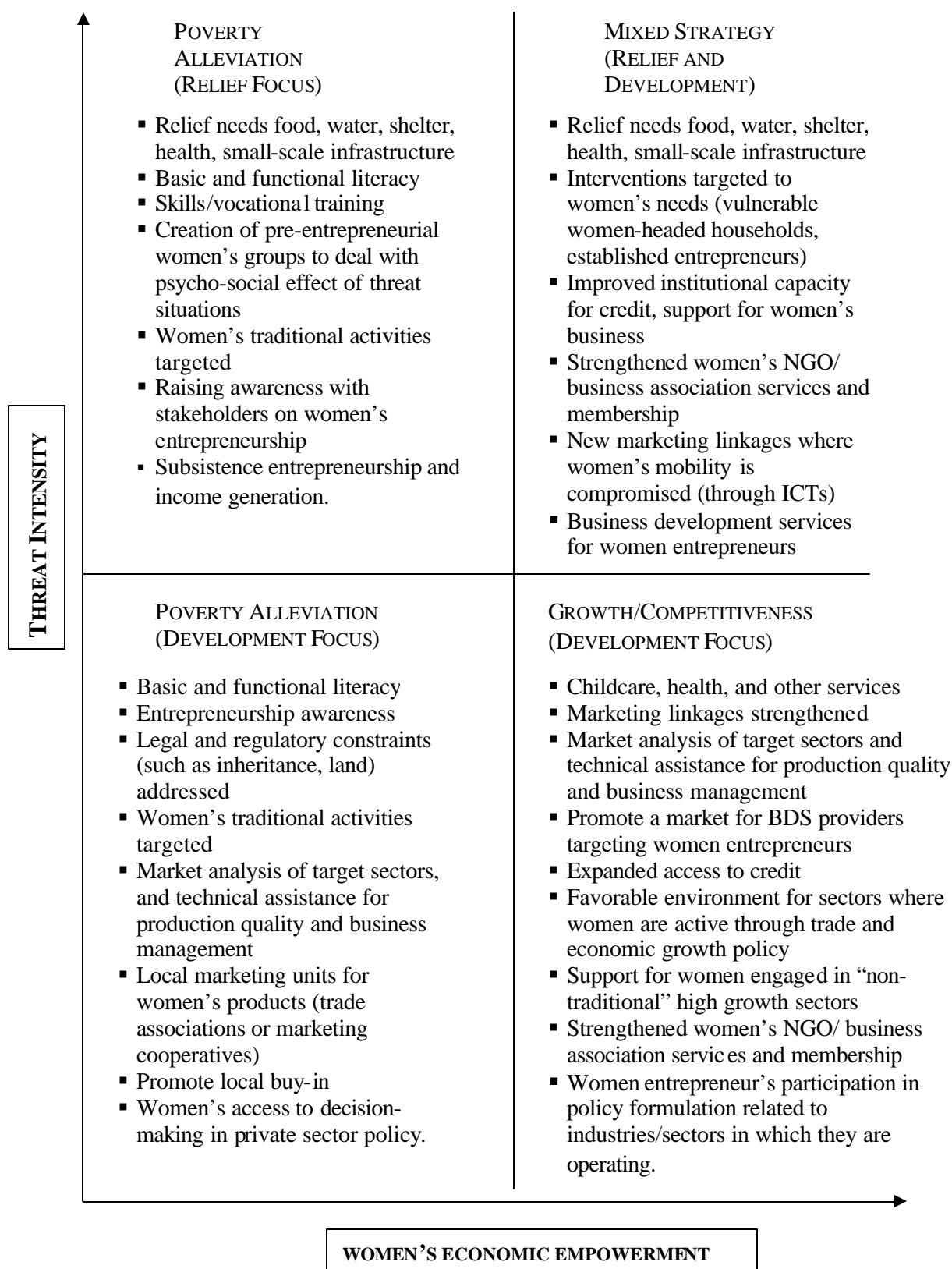
entrepreneurship be prioritized on the basis of the social objectives of relief and poverty alleviation.

High Threat, High Economic Empowerment for Women: In scenarios where both threat and women's empowerment are high, it is advisable to pursue a targeted strategy for poverty alleviation and relief for those women affected by adverse conditions while integrating efforts to support existing women entrepreneurs to strengthen and grow their businesses. Under these circumstances, it is particularly important to conduct a needs analysis enabling the design of programs that could respond to the varying and diverse needs of women within that environment. As an example, such an environment might require little intervention at the public policy level but more intervention of a targeted nature to facilitate the resumption of business activity post-disaster. Targeted interventions of this sort could include the provision of short-term working capital finance aimed at jump-starting stalled businesses.

Low Threat, High Economic Empowerment for Women: For those situations where the threat level is low and women's empowerment is relatively high, interventions may be driven more by economic development objectives of competitiveness and growth. However, a needs analysis is important to address the different needs of women, varying by religion, class, and ethnicity.

Based on the above narrative, Figure 5 below demonstrates and links appropriate sample interventions that might be considered in various situations of threat types and women's empowerment levels in this region.

FIGURE 5. PROPOSED INTERVENTIONS BASED ON LEVELS OF WOMEN'S ECONOMIC EMPOWERMENT AND THREAT INTENSITY.



The goals for women's entrepreneurship may change depending on local capacity and conditions. The characteristics of countries in the ANE region span the gamut of threat scenarios. It is important to recognize target population needs by looking at women's economic empowerment as well as a country's situation with regard to a type of threat. It should also be noted that different threat scenarios may fluctuate between regions within these countries. It is therefore important to conduct duly diligent assessments for evolving environments.

The next section presents operational guidelines for women's entrepreneurship throughout the project cycle that provide avenues to improve the efficiency with which donors design, implement, and propagate such interventions.

SECTION 4.

GUIDELINES AND INDICATORS

This section provides guidelines for promoting women's entrepreneurship in critical environments. First, general guidelines are presented for donors to use throughout the project cycle. Next, guidelines are offered for the international development community throughout the different stages of project cycle. This set of guidelines is presented in two ways for the reader's convenience: one, according to the project cycle; and two, as they apply in the project cycle in the context of addressing the enabling environment, institutional capacity, and individual needs.

4.1 GENERAL GUIDELINES FOR DONORS

In critical environments, it is possible to strategically lay a foundation to collect information, coordinate with donors, and build capacity for ongoing and future interventions related to women's economic empowerment. Seemingly "gender neutral" programs often have hidden gender biases that only become clear with gender-disaggregated data and/or gender-specific targets. In addition, building women's capacity to engage in economic activities may require long-term donor commitment that can be achieved through donor coordination as well as building local capacity.

The following guidelines are provided to support donors in designing and implementing programs that promote women's entrepreneurship:

- Engage strategically with other donors,
- Work with local institutions and NGOs,
- Use gender-disaggregated data and monitoring and evaluation tools, and
- Use gender-specific targets to manage performance.

Engage Strategically with Other Donors: Donor coordination enables better long-term planning, which is critical in areas where the operational effectiveness of donor funding can be uncertain. It is even more relevant when developing initiatives that require longer term planning, such as the economic empowerment of women, which is a gradual process in and of itself. It is therefore important that other donors on the ground be engaged at the project identification stage through joint field visits and analysis. Although it is clearly not necessary for the various donor programs to pursue the same interventions, it is essential to have donor coordination such that activities are neither redundant nor undercut the effectiveness of different programs in the same sphere. Where both donor lending and donor grants are available, practitioners should consider the advantages of timing and sequencing of activities under the respective programs in a mutually reinforcing manner. Consideration should also be given to the advantages and/or disadvantages of formally tying their respective program activities (such as through cross conditionality) to each other in terms of the overall goal of ensuring progress on the ground in the country. These approaches provide for greater transparency and coordination between donor initiatives and also promote continuity of project objectives during the post project implementation.

Work with Local Institutions and NGOs: As the USAID ANE Bureau Manual on Operating in High Threat environments points out, in critical conditions it is effective to work with local partners and implementing organizations that will continue to be engaged in difficult threat conditions. It is also important for local institutions to be involved in training and building their capacity to advocate for women's entrepreneurship for several reasons. First, local organizations can be more successful at obtaining local buy-in and raising awareness on the importance of a number of issues, including women's entrepreneurship. Second, local

organizations, such as women's business associations, have a long-term role to play in advocating for women entrepreneurs. The capacity of such associations can be improved with involvement in donor programs to strengthen business and trade associations. Third, women's entrepreneurship requires a long-term commitment whose objectives can change with time as women's economic empowerment and threat conditions change. It is therefore important that local institutions be engaged and supported to continuously provide support for women entrepreneurs' evolving needs.

Use Gender-Disaggregated Data and Monitoring and Evaluation: Gathering and analyzing gender-disaggregated data for monitoring and evaluation is fundamental to gaining an understanding related to progress associated with women entrepreneurs. Programs should include reliable monitoring and evaluation guidelines to track progress as well as measure impact. Although it may be valuable to capture the numbers of women receiving entrepreneurship training, it is relevant to track the impact of those training programs through the number of businesses formed and sustained by new women entrepreneurs. Data gathered at the project onset will help evaluate project performance against gender-specific criteria at the project's completion. More specifically, the data can also help highlight the cost to the economy of women not contributing productively to their full potential.

As the USAID Philippines MABS project demonstrates, gathering gender-disaggregated data and monitoring is also important for projects without an explicit mandate to promote women's entrepreneurship. The MABS project, which sought to improve the capacity of rural banks to engage in micro enterprise lending, made no deliberate effort to target women borrowers; however, women currently make up eight of every 10 borrowers. This gender-related outcome, though it may not have been anticipated under the project, highlights the importance of ensuring that services can be adapted to meet the specific needs of women and men. This targeting of services is predicated on gender-disaggregated data and monitoring from the project's outset.

FIGURE 6. RESULTS INDICATORS FOR WOMEN'S ENTREPRENEURSHIP.

ENABLING ENVIRONMENT
<ul style="list-style-type: none"> ▪ Consultative review and reform of legal and regulatory environment undertaken to improve women's access and control of productive resources ▪ Systems in place for proper coordination cross-sectorally to improve women's security and access to infrastructure, childcare, health services, and education and training to deal with threat situations ▪ Women's business associations represented and consulted in private sector development strategies
INSTITUTIONAL CAPACITY
<ul style="list-style-type: none"> ▪ Number of additional women entrepreneurs accessing loans and business development services ▪ Incentives in place for business development services providers to target women entrepreneurs, such as vouchers or targeted subsidies ▪ Value and/or percentage of performing loans given by financial institutions to men- and women-owned small businesses ▪ Number of women reached by banks with branch networks in rural areas ▪ Increase in number of women's business associations serving women entrepreneurs ▪ Expansion of women business associations' geographical reach ▪ Rise in membership of women business associations ▪ Training for women's NGOs and associations to advocate for issues surrounding women's entrepreneurship ▪ Women business associations and trade associations providing better services to women entrepreneurs — especially for marketing, advocacy, and information dissemination

INDIVIDUAL: WOMEN ENTREPRENEURS

- Economic mapping exercise to determine sectors for the successful promotion of women's businesses
- Design of gender-sensitive business training for women with input and participation from women entrepreneurs and associations
- Number of women receiving business training
- Percentage of borrowers from financial services institutions that are women
- Percentage of women's businesses experiencing growth in revenue
- Improved use by women's entrepreneurs of ICTs and other tools for marketing

Set Gender-Specific Targets to Manage Performance: Donor leverage is important in developing and reaching gender-specific targets on projects. In the case of funding disbursed through loans, performance targets to improve the integration of women's concerns may be tied to loan disbursements and tranche mechanisms. These conditionalities reflect donor and client country commitment to and acknowledgement of the importance of productive participation of both genders in the economy. In the case of grant-based funding, it is important to establish targets for women's economic empowerment to be leveraged for renewed funding or if follow-on projects are to be accessed.

In cases where gender considerations are integrated into a larger project to address private sector or small and medium enterprise (SME) development, project targets or results indicators for women's participation are helpful to ensure that women are not marginalized. Thus, gender-disaggregated monitoring and evaluation also makes it possible to track progress on targets for women's participation and improvements in economic empowerment. Figure 6 above presents a sample of results indicators that can be used when designing, and subsequently implementing, program activities as they relate to the enabling environment, institutional capacity, and women entrepreneurs.

4.2 GUIDELINES FOR THE INTERNATIONAL DEVELOPMENT COMMUNITY THROUGH PROJECT CYCLE STAGES

Throughout the project lifecycle, a number of steps can be taken to ensure that proposed interventions are appropriate, effective, and efficient. Thorough needs and situational assessments, donor coordination, and cross-sectoral linkages are critical. Inclusive processes for stakeholder involvement are key to "ownership" of the initiatives and also lay the groundwork for future dialogue and development. Within the overall framework of the stages of donor project life cycles, Figure 7 below identifies guidelines in the context of operational issues and approaches related to developing women's entrepreneurship in the critical environments. These guidelines can be adapted by both donor representatives and implementing partner staff throughout the project life cycle. This figure also presents the guidelines in the context of an inclusive approach that considers women's entrepreneurship in terms of the enabling environment, institutional capacity, and individual needs across the project cycle. Although the interventions listed are examples, it is important to evaluate the characteristics of both intended beneficiaries and threat conditions before determining an appropriate course of action.

FIGURE 7. OPERATIONAL GUIDELINES THROUGHOUT THE PROJECT CYCLE

AREA OF EMPHASIS	PROJECT CYCLE		
	PROJECT APPRAISAL / DESIGN	IMPLEMENTATION / SUPERVISION	POST-IMPLEMENTATION EVALUATION
Enabling Environment	<ul style="list-style-type: none"> ▪ Determine minimum level of security ▪ Assess extent of stable cash economy ▪ Examine and validate possibility of entrepreneurship vs. food for work or labor schemes ▪ Engage in discussion with other donors, governments, and civil society stakeholders to determine efforts required to address needed legal and regulatory reform ▪ Systematize cross-sectoral links to address women's needs for basic services, especially in critical environments ▪ Examine country's macroeconomic framework for favorable private sector conditions (such as interest rates, inflation) ▪ Look at trade policies and perform and economic mapping exercise to determine areas of intervention to promote women's products and businesses ▪ Identify mechanisms for women's participation in the formulation of policies ▪ Establish cross-sectoral coordination (such as for infrastructure, health) 	<ul style="list-style-type: none"> ▪ Review and address legal and regulatory constraints to women's access and ownership of productive resources (such as inheritance, land titling) ▪ Promote capital markets for small and medium enterprises ▪ Promote a favorable environment for sectors where women are active through trade and economic growth policy ▪ Promote women's association representation in decision-making institutions for private sector development ▪ Use gender-disaggregated M&E 	<ul style="list-style-type: none"> ▪ Enlist donor support for independent evaluations and continued stakeholder dialogue ▪ Support transition to and follow-up with longer term donors and local partners, and feedback loop to new operations ▪ Evaluate project success against targets using gender-disaggregated M&E

AREA OF EMPHASIS	PROJECT CYCLE		
	PROJECT APPRAISAL / DESIGN	IMPLEMENTATION / SUPERVISION	POST-IMPLEMENTATION EVALUATION
	<ul style="list-style-type: none"> Use gender-disaggregated M&E 		
Institutions	<ul style="list-style-type: none"> Assess capacity of business development and financial services providers to target women following threat environment Determine capacity of financial institutions for profitable lending to small businesses Raise awareness on the importance of women's entrepreneurship through advocacy with stakeholders Use gender-disaggregated M&E 	<ul style="list-style-type: none"> Provide technical assistance to financial services providers for profitable lending to women and small enterprises Identify and work with institutions to prepare and train women for entrepreneurship Strengthen services provided by women's business association members, expand membership Strengthen women's groups' capacity for advocacy on behalf of women entrepreneurs Obtain buy-in and promote coordination between line ministries (such as women's affairs, commerce, reconstruction) Create a market and incentives for financial institutions and BDS providers to target women Use gender-disaggregated M&E 	<ul style="list-style-type: none"> Support transition to and follow-up with longer term donors and local partners, and feedback loop to new operations Evaluate project success against targets using gender-disaggregated M&E
Individual: women	<ul style="list-style-type: none"> Work with existing women's groups and associations for participatory, demand-driven design of project interventions Target and needs analysis to determine gaps in entrepreneurship capacity and marketing linkages 	<ul style="list-style-type: none"> Train women entrepreneurs targeted to their level of economic empowerment Improve women's access to markets and information through exploring ICTs, women only markets 	<ul style="list-style-type: none"> Encourage a new flow of female entrepreneurs into the marketplace through follow-on activities and working with local partners Promote growth and strengthening of existing women-owned enterprises through follow-on activities

AREA OF EMPHASIS	PROJECT CYCLE		
	PROJECT APPRAISAL / DESIGN	IMPLEMENTATION / SUPERVISION	POST-IMPLEMENTATION EVALUATION
	<ul style="list-style-type: none"> Perform an economic mapping exercise to determine high-potential sectors to boost women's participation Identify entrepreneurship goals of poverty alleviation and/or growth Determine women's new capacity given different roles under threat environments (such as combatants, heads of house) Identify traditional women's activities that have scale-up potential through consultative and participatory processes with stakeholders Raise awareness of women's entrepreneurship and promote local buy-in Use gender-disaggregated M&E 	<ul style="list-style-type: none"> Market analysis of target sectors, and technical assistance for production quality and business management Promote local marketing units for women's products (through trade associations or marketing cooperatives) Promote local buy-in of communities and families Strengthen backwards, forwards, horizontal, and vertical marketing linkages Promote marketing through local associations and channels Improve access to education and vocational training for women Use gender-disaggregated M&E 	<ul style="list-style-type: none"> Evaluate project success against targets using gender-disaggregated M&E

CONCLUSION

Women's economic empowerment is seen as a good investment, particularly when programmatic aims include poverty alleviation. However, women face significant constraints when initiating, sustaining, and growing their businesses, many of which are further exacerbated in critical environments. The guidelines presented above demonstrate the importance of several critical factors for programs seeking to address poverty alleviation and economic development.

First, an integrated approach to women's entrepreneurship is presented that encapsulates concerns at the multiple levels of policy, institutions, and individual entrepreneurs. Additionally, this approach makes the case for considering women's access to basic needs and services that alleviate their burden of domestic responsibilities and allow them to participate more fully in economic activities.

Second, it is recommended that interventions be grounded in a thorough situational assessment. The goals of women's entrepreneurship may vary significantly given different levels of existing women's economic activities. This approach also demonstrates that the goals of women's entrepreneurship can also vary depending on the type of existing threat. Recognizing that threat environments can rapidly evolve, sample activities are also put forward that are useful during different stages of threat.

Third, guidelines are presented that can improve the design and implementation of women's entrepreneurship programming in critical environments, including close donor coordination, cross-sectoral linkages, assessments, incorporation of gender-specific targets, and monitoring. Guidelines are identified within the overall framework of the stages of project life cycles in the context of operational issues and approaches surrounding women's entrepreneurship.

Together these guidelines form the basis of an approach necessary to ensure that women's entrepreneurship activities in critical environments are efficient, effective, and sustainable.

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